Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Polition (Official Form 1)(12/03) Page 1 of 36

FORM B1 United States Bankruptcy Court Northern District of Illinois Voluntary Petition				
Name of Debtor (if individual, enter Last, First, Middle): <b>Bridges, Dawayne M.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):  Bridges, Candace D.			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
None	a/k/a Candace D. Jordan			
Last four digits of Soc.Sec.No. Complete EIN or other Tax LD. No. (if more than one, state all): 4379/EIN: 16-1638492	Last four digits of Soc. See No. Complete EIN or other Tax LD.No.  (if more than one, state all): 3621			
Street Address of Debtor (No. & Street, City, State & Zip Code):	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):  1227 Cutter Ave.			
1227 Cutter Ave. Joliet, 1L 60432	Joliet, 1L 60432			
County of Residence or of the Principal Place of Business: Will	County of Residence or of the Principal Place of Pais 1988 (1987)			
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):			
P.O. Box 3262 Joliet, IL 60434	P.O. Box 3262 Joliet, IL 60434			
Location of Principal Assets of Business Debtor (if different from street address above):	NO BISKEITE			
preceding the date of this petition or for a longer part of such 180 c  There is a bankruptey case concerning debtor's affiliate, general pa  Type of Debtor (Check all boxes that apply)				
✓ Individual(s)         Railroad           ☐ Corporation         Stockbroker           ☐ Partnership         Commodity Broker           ☐ Other	the Petition is Filed (Check one box)  Chapter 7 Chapter 11 Chapter 13  Chapter 9 Chapter 12  Sec. 304 - Case ancillary to foreign proceeding			
Nature of Debts (Check one box)  Consumer Non-Business Business  Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee (Check one box)  Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.  Rule 1006(b). See Official Form No. 3.			
Statistical/Administrative Information (Estimates only)  Debtor estimates that funds will be available for distribution to unsuperscript Debtor estimates that, after any exempt property is excluded and a be no funds available for distribution to unsecured ereditors.	II C Bankaratar A (			
Estimated Number of Creditors [1-15] 16-49 50-99 100-1	99 2002-999 (0 Filed: 12/20/2004 ] [Time: 13:30:55			
Estimated Assets \$0.50	Debtor: Dawayne M Bridges 10,000,001 to \$50,000 Case: 04-46642 \$50 million \$100 n Chapter: 13 Rec. # : 311627			
Estimated Debts  \$0 to \$50,001 to \$4,000,001 to \$500,001 to \$50,000 \$1,000,001 to \$500,000 \$1 million \$10 million	341 mtg: 01/26/2005 @ 12:00    Sto.000,001 to   S.50,00   ConfHrg: 02/11/2005 @ 11:00   Stommilion			
	1:04BK46642-BK001			

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition (Official Form 1) (12/03) Page 2 of 36

		FORM B1, Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	<u> </u>	ne M. Bridges, Candace D.
Prior Bankruptcy Case Filed Within Last 6 Yo	ears (If more than one, attach additional Case Number:	ional sheet)  Date Filed:
Where Filed: Will County, Joliet, IL	01 B 22590	06-28-2001
Pending Bankruptcy Case Filed by any Spouse, Partner or	•	•
Name of Debtor: None	Case Number: N/A	Date Filed: N/A
District: N/A	Relationship: <b>N/A</b>	Judge: <b>N/A</b>
Signat	ures	
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7. If am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor  (815)722-0837  Telephone Number (If not represented by attorney)  Date  Signature of Attorney  X  Signature of Attorney for Debtor(s)	Exhibit  (To be completed if debtor is (e.g., forms 10K and 10Q) w Commission pursuant to Sect Exchange Act of 1934 and is religious to Exhibit A is attached and m Exhibit (To be completed if downward whose debts are primare I, the attorney for the petitioner in that I have informed the petitioner in that I have informed the petitioner of the petitioner of the attachment of the relief available under X Signature of Attorney for De  Exhibit Odes The Attorney for De  Does the debtor own or have poses a threat of imminent and safety?  Yes, and Exhibit C is attach No	s required to file periodic reports with the Securities and Exchange stion 13 or 15(d) of the Securities requesting relief under chapter 11) made a part of this petition.  it B debtor is an individual parily consumer debts) mamed in the foregoing petition, declare ter that [he or she] may proceed under 1, United States Code, and have ler each such chapter.
Printed Name of Attorney for Debtor(s)  Firm Name	I certify that I am a bankruptcy p	petition preparer as defined in 11U.S.C. ent for compensation, and that I have
Address	Printed Name of Bankruptcy	Petition Preparer
	Social Security Number	· · · · · · · · · · · · · · · · · · ·
Telephone Number	Address	
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	prepared or assisted in prepar If more than one person prepare	
Signature of Authorized Individual	x	
	Signature of Bankruptcy Petiti	ion Preparer
Printed Name of Authorized Individual	Date	· · · · · · · · · · · · · · · · · · ·
Title of Authorized Individual	A bankruptcy petition preparer's	s failure to comply with the provisions of Bankruptcy Procedure may result
Date	in fines or imprisonment or both 1	

FORM B6-Cont. (6/90)

## UNITED STATES BANKRUPTCY COURT

		OI I CI COCI		
	Northern	District of	Illinois	
In re	Bridges, Dawayne M. Bridges, Candace	e D. ,	Case No.	
	Debtor	<del></del>		(If known)

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULE	D
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	s 0.00		
B - Personal Property	Yes	3	s 13933.99		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		s15800.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		s 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		<sub>s</sub> 18437.73	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			, 1189.80
J - Current Expenditures of Individual Debtor(s)	Yes	1			s 1128.00
	umber of Sheets L Schedules	20			
		Total Assets	<sub>s</sub> 13933.99		
			Total Liabilities>	s 34237.73	

## Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition FORM B6A Page 4 of 36

ln re	Bridges, Dawayne M. Bridges, Candace D.	Case No.
	Debtor	(lf known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBFOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE			0.00	
	Tot	1	0.00	

(Report also on Summary of Schedules.)

Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	<b>Desc Petition</b>
FORM B6B (10/89)		Pag	e 5 of 36	

In re	Bridges, Dawayne M.	Bridges, Candace D.	Case No.	
_	Debtor		(If known)	

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash On Hand		\$35.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking - First Midwest Bank Savings - TCF Bank	J	\$500.00 \$ .25
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video, and computer equipment.		TV; Table; 7 Chairs; Lamps; VCR; Dressers; Linnens; Dishes; Pots and Pans; Housewares	J	\$1000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Bible; Textbooks; Family Photos	1	\$ 150.00
6. Wearing apparel.		Necessary Clothing	l l	\$ 400.00
7. Furs and jewelry.		Wedding Rings	J	\$ 200.00
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	x			

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 6 of 36

In re	Bridges, Dawayne M. Bridges, Candace D.	Case No.
	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	х			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13. Interests in partnerships or joint ventures. Itemize.	х			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
15. Accounts receivable.	x			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	х			

## Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 7 of 36

FORM	B6B-cont
(10/89)	

ln re	Bridges, Dawayne M. Bridges, Candace D.	Case No.
	Debtor	(lf known)

## SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

23. Automobiles, trucks, trailers, and other vehicles and accessories.  24. Boats, motors, and accessories.  25. Aircraft and accessories.  26. Office equipment, furnishings, and supplies.  27. Machinery, fixtures, equipment, and supplies used in business.  28. Inventory.  29. Animals.  X  30. Crops - growing or harvested. Give particulars.	1	\$11,498.74 \$ 150.00
25. Aircraft and accessories.  26. Office equipment, furnishings, and supplies.  27. Machinery, fixtures, equipment, and supplies used in business.  28. Inventory.  29. Animals.  X  30. Crops - growing or harvested. Give particulars.  X  X	1	<b>\$</b> 150.00
26. Office equipment, furnishings, and supplies.  27. Machinery, fixtures, equipment, and supplies used in business.  28. Inventory.  29. Animals.  X  30. Crops - growing or harvested. Give particulars.  X  Computer  X  X	J	<b>\$</b> 150.00
and supplies.  27. Machinery, fixtures, equipment, and supplies used in business.  28. Inventory.  29. Animals.  X  30. Crops - growing or harvested.  Give particulars.  Computer  X	J	\$ 150.00
and supplies used in business.  28. Inventory.  X  29. Animals.  X  30. Crops - growing or harvested. Give particulars.  X		
29. Animals.  X  X  30. Crops - growing or harvested.  Give particulars.  X		
30. Crops - growing or harvested.  Give particulars.		
Give particulars.		
31. Farming equipment and implements.		
32. Farm supplies, chemicals, and feed. X		
33. Other personal property of any kind not already listed. Itemize.		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 8 of 36

FORM	B6C
(6/00)	

In re	Bridges, Dawayne M. Bridges, Candace D.	Case No.
	Debtor	(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

- □ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☑ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	735 ILCS 5/12-1001 (b)	\$25.00	\$25.00
Checking - First Midwest Bank Savings - TCF Bank	735 ILCS 5/12-1001 (b)	\$500.25	\$500.25
TV; Table; 7 Chairs; Lamps; Dressers; Stereo; VCR; Lincns; Dishes; Pots and Pans; Housewares	735 ILCS 5/12-1001 (b)	\$1000.00	\$1000.00
Wearing Apparel	735 ILCS 5/12-1001 (b)	\$400.00	\$400.00
Bible; Textbooks; Family Photos	735 ILCS 5/12-1001 (b)	\$150.00	\$150.00

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 9 of 36

FORM	B6C
(6/90)	

ln re	Bridges, Dawayne M. Bridges, Candace D.	Case No.	
	Debtor	 (If known)	

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- It U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
Wedding Rings	735 ILCS 5/12-1001 (b)	\$200.00	\$200.00	
2000 Ford Taurus	735 ILCS 5/12-1001 (b)	\$1200.00	\$1200.00	
Computer	735 ILCS 5/12-1001 (b)	\$ 150.00	\$ 150.00	

## Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 10 of 36

FORM B6D (6/90)

In re	Bridges, Dawayne M.	Bridges, Candace D.	Case No.		
	Dobto			(If known)	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNETY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4000013974169	1		2000 Ford Taurus SES					
Triad Financial Corporation 7711 Center Ave. Huntington Beach, CA 92647		J					\$15800.00	\$4301.26
			VALUE \$ 11,498.74					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.	-							
			VALUE \$					
ACCOUNT NO.							,	
			VALUE\$					
0 continuation sheets attached	4		(Total o	Subt	otai≯	<u> </u>	\$ 15800.00	
			(Total o	1	Cotal)	▶	\$ 15800.00	

(Report total also on Summary of Schedules)

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 11 of 36

Form B6E (04/04)

Deposits by individuals

In re	Bridges, Dawayne M.	Bridges, Candace D.	Case No	
	1	Debtor		(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 12 of 36

Form B6E (04/04)

Debtor	(if known)	
Alimony, Maintenance, or Sup	oort	
Claims of a spouse, former spouse	, or child of the debtor for ali	mony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7
Taxes and Certain Other Debts	Owed to Governmental Uni	its
Taxes, customs duties, and penalti	es owing to federal, state, and	l local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the (	Capital of an Insured Deposi	tory Institution
Claims based on commitments to to Governors of the Federal Reserve S J.S.C. § 507 (a)(9).	he FDIC, RTC, Director of the system, or their predecessors of the system.	ne Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11
* Amounts are subject to adjustment	on April 1, 2007, and every	three years thereafter with respect to cases commenced on or after the date of

0 continuation sheets attached

## Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition FORM B6F (Official Form 6F) (9/97) Page 13 of 36

In re	Bridges, Dawayne M. Bridges, Candace D.	Case No.	
	Debtor	 (If known)	

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIPE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5178052264768470  Capital One P.O. Box 85617 Richmond, VA 23276		Н					\$608.34
ACCOUNT NO. 5178052238740613  Capital One P.O. Box 85617 Richmond, VA 23276	•	w					\$1203.62
ACCOUNT NO. 5407915010571823  Household Bank P.O. Box 88000 Baltimore, MD 21288		Н					\$742.77
ACCOUNT NO. 83FW0A  Commonwealth Edison Bill Payment Center Chicago, IL 60668		J					\$72.05
6	contin	uation	sheets attached Su	btota		\$	2626.78
				Tota ort als			18437.73

Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
Form B6F (12/03)		Page	e 14 of 36	

[	Bridges,	Dawayı	ne M.	Bridges,	Candace D.

Case No.		

Debtor

(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

ACCOUNT NO. 3FY68375  MCI P.O. Box 17890 Denver, CO 80217  ACCOUNT NO. 258487206  T-Mobile P.O. Box 742596 Cincinnati, OH 45274  ACCOUNT NO. 8798201440067059  Comcast P.O. Box 173885 Denver, CO 80217   ACCOUNT NO. 51436237  Illinois Student Assistance Commission P.O. Box 6014 Brookfield, WI 53008   Subtotal ➤ \$ 13218.79	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
P.O. Box 17890 Denver, CO 80217  ACCOUNT NO. 258487206  T-Mobile P.O. Box 742596 Cincinnati, OH 45274  ACCOUNT NO. 8798201440067059  Comeast P.O. Box 173885 Denver, CO 80217  J  \$5315.48  \$53.99  \$53.99	ACCOUNT NO. 3FY68375							
T-Mobile P.O. Box 742596 Cincinnati, OH 45274  ACCOUNT NO. 8798201440067059  Comeast P.O. Box 173885 Denver, CO 80217  J  ACCOUNT NO. 51436237  Illinois Student Assistance Commission P.O. Box 6014 Brookfield, WI 53008	P.O. Box 17890		J					\$232.76
P.O. Box 742596 Cincinnati, OH 45274  ACCOUNT NO 8798201440067059  Comcast P.O. Box 173885 Denver, CO 80217  J  ACCOUNT NO. 51436237  Illinois Student Assistance Commission P.O. Box 6014 Brookfield, WI 53008	ACCOUNT NO. 258487206							
Comcast P.O. Box 173885 Denver, CO 80217  ACCOUNT NO. 51436237  Illinois Student Assistance Commission P.O. Box 6014 Brookfield, WI 53008  J \$ 53.99	P.O. Box 742596		J			<u> </u> 	į	\$315.48
P.O. Box 173885 Denver, CO 80217  ACCOUNT NO. 51436237  Illinois Student Assistance Commission P.O. Box 6014 Brookfield, WI 53008  J \$53.99  \$12616.56	ACCOUNT NO. 8798201440067059							
Illinois Student Assistance Commission P.O. Box 6014 Brookfield, WI 53008  \$12616.56	P.O. Box 173885		J				:	\$ 53.99
Commission	ACCOUNT NO. 51436237							
6 continuation sheets attached Subtotal > \$ 13218.79	Commission P.O. Box 6014		J					\$12616.56
Total > \$ 18437.73	<u> </u>		6 contin				-	

	Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
Form B6F (12/03)			Page	e 15 of 36	

ln re	Bridges, Dawayne M.	Bridges, Candace D.

Case No	
	(lf known)

Debtor

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## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5875321768  TCF National Bank 9343 Irving Park Rd. Schiller Park, IL 60176		J					\$461.91
ACCOUNT NO. 12517931118  Quest Diagnostics P.O. Box 64500  Baltimore, MD 21264		J					\$128.73
ACCOUNT NO. 013000086684  Associated Pathologists of Joliet 330 Madison St. Joliet, IL 60435		J					\$ 64.16
Provina St. Joseph Medical Center 333 N. Madison St. Joliet, IL 60435		J					\$ 26.98
	_	6 contin	uation sheets attached Sub Tot	total		\$	681.78 18437.73

	Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
Form B6F (	12/03)		Page	e 16 of 36	

_	Bridges	Dawayne	M	Bridges.	Candace D.

Debtor	

Case No.			
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(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. DC0025376685							
Provina St. Joseph Medical Center 333 N. Madison St. Joliet, IL 60435		J					\$96.86
ACCOUNT NO. DC0025384676							
Provina St. Joseph Medical Center 333 N. Madison St. Joliet, IL 60435		J				:	\$ 21.95
ACCOUNT NO. DC0025378884							
Provina St. Joseph Medical Center 333 N. Madison St. Joliet, IL 60435		J					\$ 21.92
ACCOUNT NO. DC0025344535					i		
Provina St. Joseph Medical Center 333 N. Madison St. Joliet, IL 60435		J					\$ 25.04
		6 contin		btotal tal	>	S	165.77 <b>18437.73</b>

-	Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
orm B6F	(12/03)		Page	e 17 of 36	

n re	Bridges, Dawayne M. Bridges, Candace D.	Case No.	
	Debtor		(If known)

### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTRACENT	CONTRACENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. DC0025376685  Scholastic P.O. Box 6014  Jefferson City, MO 65102		J						\$191.27
ACCOUNT NO. DC0025375526  Provina St. Joseph Medical Center 333 N. Madison St.		J						\$ 106.48
Joliet, IL 60435  ACCOUNT NO. 0018790100  G & L Alcala 301 Springfield Ave. Joliet, IL 60435		J						\$ 65.78
ACCOUNT NO. DC0025344535  Provina St. Joseph Medical Center 333 N. Madison St. Joliet, IL 60435		J						\$ 285.48
		6 contin		Subtota Total		<b>&gt;</b>	\$	649.01 18437.73

	Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
Form B6F	(12/03)		Page	e 18 of 36	

,	Bridges	Dawayne N	и. Т	Bridges.	Candace D	١.
n re	Diluges,	Dawaynen	• • • •	Dilagos,	Canade D	•

Case No.	
	(lf known)

Debtor

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 025593							
Prairie Emergency Services P.O. Box 2669 Joliet, IL 60434		J					\$22.94
ACCOUNT NO. 059721	Г						
Prairie Emergency Services P.O. Box 2669 Joliet, IL 60434		J					\$230.00
ACCOUNT NO. 009719							
Prairie Emergency Services P.O. Box 2669 Joliet, IL 60434		J					\$ 44.00
ACCOUNT NO. 01-06-25374543							
Joliet Radiological Service Group 2208 Weber Rd. Crest Hill, IL 60435		J			i		\$27.20
		6 contin		ubtota otal	<b>&gt;</b>	\$	324.14 18437,73

## Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 19 of 36

	01 (12/05)			
In re	Bridges,	Dawayne M.	Bridges,	Candace D.

Debtor		

Case No.	

(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

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Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAHLING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 025593							
Women & Children's Health Institute		J					\$401.46
ACCOUNT NO.					<u> </u>		
Elmhurst Cemetery Company 1212 E. Washington St. Joliet, IL 60433		J					\$370.00
ACCOUNT NO.							
ACCOUNT NO.	_					! :	
<u> </u>		6 contin	uation sheets attached S	ubtotal otal	<u>&gt;</u>	S	771.46 18437,73

(Report also on Summary of Schedules)

Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
B6G (10/89)		Page	e 20 of 36	

In re	Bridges, Dawayne M.	Bridges, Candace D.	Case No	
	Debtor		(if known)	

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 04-46642 Doc 1		Entered 12/20/04 13:28:52 e 21 of 36	Desc Petition		
In re Bridges, Dawayne M. Bridges, Candad Debtor	ce D,	Case No(if know	11)		
SCHEDULE H - CODEBTORS					
Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.					

✓ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

	Case 04-46642	Doc 1	Filed 12/20/04	Entered 12/20/04 13:28:52	Desc Petition
FORM (6/90)	B61		Page	e 22 of 36	
In re	Bridges, Dawayne M. Br	ridges, Candac	ze D.	Case No	

re	Bridges, Dawayne M.	Bridges, Candace D.	Case No
	Debtor		(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	DEPENDENTS O	OF DEBTOR AND SPO	OUSE
Status:	NAMES	AGE	RELATIONSHIP
Married	Tyler R. Bridges	3 Years	Son
Employment:	DEBTOR		SPOUSE
Occupation	Laborer		None
Name of Employer	Christy Metals		
How long employed	7 Months		
Address of Employer 281	3 Old Willow Rd. Ihbrook, II. 60062		
Income: (Estimate of	average monthly income)	DEBTOR	SPOUSE
Current monthly gross	s wages, salary, and commissions	2000 00	_ hT/4
(pro rate if not pai	d monthly.)	\$ 2080.00	
Estimated monthly ov	ertime	\$_0,00	\$ N/A
SUBTOTAL		\$_2080.00	\$ <u>N/A</u>
LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes a	nd social security	\$ <u>432.40</u>	\$ <u></u>
b. Insurance		\$ <u>457.80</u>	\$ N/A
c. Union dues		\$ 0.00	\$ <u>N/A</u>
d. Other (Specify	:)	\$ 0.00	\$ <u>N/A</u>
SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$_890.20	\$ <u>N/A</u>
TOTAL NET MONT	HLY TAKE HOME PAY	\$_1189.80	\$ N/A
		§ 0.00	\$ N/A
	operation of business or profession or farm	<b>3</b> 2.00	Φ 1771
(attach detailed staten Income from real proj		\$ 0.00	\$ N/A
Interest and dividends		\$ 0.00	
	e or support payments payable to the debtor for the	· -	
	dependents listed above.	\$ 0.00	\$ N/A
	er government assistance		
(Specify)	0- · / <del>****</del>	\$_0.00	
Pension or retirement	income	\$ 0.00	\$ N/A
Other monthly income		\$ 0.00	\$ N/A
(Specify)		\$ 0.00	\$ N/A
		\$ 0.00	\$ <u>N/A</u>
TOTAL MONTHLY	INCOME	\$ 1189.80	\$ N/A

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 23 of 36

In re	Bridges, Dawayne M.	Bridges, Candace D.	Case No	_
	Dehtor		(if known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estim- weekly, quarterly, semi-annually, or a	ating the average monthly expenses of the debtor and the de nnually to show monthly rate.	solors family. Fro fate any payments made bi-
Check this box if a joint petitie expenditures labeled "Spouse	on is filed and debtor's spouse maintains a separate househoe."	
Rent or home mortgage payment (in	clude lot rented for mobile home)	\$ 300.00
Are real estate taxes included?		
Is property insurance included?	Yes No <u>✓</u> Yes No <u>✓</u>	
Utilities Electricity and heating fue		\$_50.00
Water and sewer		\$_53.00
Telephone		\$
Other		\$_0.00
Home maintenance (repairs and u		\$
Food		\$ 200.00
Clothing		\$ 50.00
Laundry and dry cleaning		\$
Medical and dental expenses		\$_100.00
Transportation (not including car p	ayments)	\$ _125.00
Recreation, clubs and entertainme	nt, newspapers, magazines, etc.	\$
Charitable contributions		\$_0.00
Insurance (not deducted from wag	es or included in home mortgage payments)	
Homeowner's or renter's		\$_0.00
Life		\$
Health		\$_0.00
Auto		\$ <u>130.00</u>
Other		\$ <u>0.00</u>
Taxes (not deducted from wages of (Specify)	or included in home mortgage payments)	\$ 0.00
Installment payments: (In chapter	12 and 13 cases, do not list payments to be included in t	
Auto		\$
Other	MANUAL I	\$ 0.00
Other		\$ 0.00
Alimony, maintenance, and suppo	t paid to others	\$ 0.00
	dependents not living at your home	\$ 0.00
Regular expenses from operation	of business, profession, or farm (attach detailed statement	
Other		\$_0.00
TOTAL MONTHLY EXPENSES (F	eport also on Summary of Schedules)	\$_1128.00
FOR CHAPTER 12 AND 13 DEBT Provide the information requested regular interval.	ORS ONLY] below, including whether plan payments are to be made	
A. Total projected monthly income	,	\$
B. Total projected monthly expens	es	\$ 1128.00
C. Excess income (A minus B)		\$ 61.80
D. Total amount to be paid into pl	an each Monthly	\$ <u>61.80</u>
·	(interval)	

Form 7 (9/00)

#### FORM 7. STATEMENT OF FINANCIAL AFFAIRS

### UNITED STATES BANKRUPTCY COURT

	OMITED STATES BANKKOTTET COCKT		
	Northern	DISTRICT OF	Illinois
In re: _	Bridges, Dawayne M. Bridges, Candace I (Name) Debtor	O, Case No	(if known)
	STATEMI	ENT OF FINANCIAL A	FFAIRS
informa filed. A	rmation for both spouses is combined. If	the case is filed under chapter 12 int petition is filed, unless the spot as a sole proprietor, partner, famil	petition may file a single statement on which or chapter 13, a married debtor must furnish uses are separated and a joint petition is not y farmer, or self-employed professional, ivities as well as the individual's personal
addition	implete Questions 19 - 25. If the answer	to an applicable question is "No question, use and attach a separate	nave been in business, as defined below, also one," mark the box labeled "None." If sheet properly identified with the case name,
		DEFINITIONS	
precedir or more	ual debtor is "in business" for the purpose	of this form if the debtor is or has of the following: an officer, direct	or, managing executive, or owner of 5 percent
5 percei	latives; corporations of which the debtor is	s an officer, director, or person in es of a corporate debtor and their i	the debtor; general partners of the debtor and control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	Income from employment or ope	eration of business	
None	the debtor's business from the beginning gross amounts received during the two has maintained, financial records on the Identify the beginning and ending dates	g of this calendar year to the date years immediately preceding this e basis of a fiscal rather than a cal- s of the debtor's fiscal year.) If a j ing under chapter 12 or chapter 1	ent, trade, or profession, or from operation of this case was commenced. State also the calendar year. (A debtor that maintains, or endar year may report fiscal year income. oint petition is filed, state income for each 3 must state income of both spouses whether expetition is not filed.)
	AMOUNT	SO	URCE (if more than one)
	\$13765.21	2004 Year	to date
	\$53705.00	2003 Incor	ne

2002 Income

47080.00

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2

#### 3. Payments to creditors



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Triad Financial Corporation 7711 Center Ave. Huntington Reach, CA 92647	11/16/2004	271.00	
	09/17/2004	400.00	



b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY 3

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION
AND VALUE OF
PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT 4

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

TCF National Bank 9343 Irving Park Rd. Schiller Park, IL 60176

Checking 5875321768 -\$ 368.00

2004

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

1128 Elizabeth Ct. Apt. 8 Crest Hill, IL 60435

Dawayne M. Bridges

08/01/2000 to 02/01/2004

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the sixyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law



List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

LAW NOTICE



List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

TAXPAYER I.D. NUMBER

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

Briges International Trading Company 16-1638492

P.O. Box 3325

Export Trading Co.

11/2002 to 11/2003



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

8

	19. Books, records and fir	nancial statements			
None	a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.				
	NAME AND ADDRESS		DATES SERVICES RENDERED		
None			nediately preceding the filing of this bankruptcy pared a financial statement of the debtor.		
	NAME	ADDRESS	DATES SERVICES RENDERED		
lone			ncement of this case were in possession of the pooks of account and records are not available, expl.		
	NAME		ADDRESS		
None			actuding mercantile and trade agencies, to whom a diately preceding the commencement of this case by		
	NAME AND ADDRESS		DATE ISSUED		
	20. Inventories				
опе	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.				
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)		
one	b. List the name and addre in a., above.	ss of the person having possession	of the records of each of the two inventories reporte		
			NAME AND ADDRESSES OF CUSTODIAN		

DATE OF INVENTORY

OF INVENTORY RECORDS

9

ne	<ul> <li>If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.</li> </ul>				
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST		
nc	•		ne corporation, and each stockholder who e of the voting or equity securities of the		
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP		
	22 . Former partners, officers,  a. If the debtor is a partnership preceding the commencement.	o, list each member who withdrew f	rom the partnership within one year immedia		
	NAME	ADDRESS	DATE OF WITHDRAWAL		
	NAME  b. If the debtor is a corporation		e relationship with the corporation terminated		
	NAME  b. If the debtor is a corporation	n, list all officers, or directors whose	e relationship with the corporation terminated		

DATE AND PURPOSE

OF WITHDRAWAL

AMOUNT OF MONEY

AND VALUE OF PROPERTY

OR DESCRIPTION

NAME & ADDRESS

RELATIONSHIP TO DEBTOR

OF RECIPIENT,

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

10

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \* \*

# Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 34 of 36

[If completed by an individual or individual and	spouse]
I declare under penalty of perjury that I have read	the answers contained in the foregoing statement of financial affairs and
any attachments thereto and that they are true and	d correct.
10 00 000	1) 1 1 M 4 1 1
Date 12 30 3004	Signature May May May Angles
Duit 1 - 2 ·	of Debtor
Date 12-20-2004	O Jan D B. dad
Date 13-30-3004	Signature Landall 1. 15 miles
	of Joint Debtor
	(if any)
[If completed on behalf of a partnership or corporation]	
I, declare under penalty of perjury that I have read the ans and that they are true and correct to the best of my knowle	wers contained in the foregoing statement of financial affairs and any attachments thereto
and that they are true and correct to the best of thy knowle	age, monation and cone.
70.	Signature
Date	Signature
	D'AN 17'd.
	Print Name and Title
[An individual signing on behalf of a partnership or corpo	ration must indicate position or relationship to debtor.)
	continuation sheets attached
_	_
Penalty for making a false statement: Fine of up to	\$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571
	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
	n 11 U.S.C. § 110, that I prepared this document for compensation, and that I have
rovided the debtor with a copy of this document.	
	Control Constitution
rinted or Typed Name of Bankruptcy Petition Preparer	Social Security No.
ddress	
(a. 116 - 14 ) in hour of all other in dividends who	a resourced or againsted in preparing this document
ames and Social Security numbers of all other individuals who	
more than one person prepared this document, attach addition	nal signed sheets conforming to the appropriate Official Form for each person.
Signature of Bankpuntcy Petition Preparer	Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or party of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharge except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consume debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

the debtor, affirm that	lawayne M. Sudges	
	( Candace D. Bridges	
Date	Signature of Debtor	Case Number

Case 04-46642 Doc 1 Filed 12/20/04 Entered 12/20/04 13:28:52 Desc Petition Page 36 of 36

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

	e. [Other provisions as needed]  N/A
-	By agreement with the debtor(s), the above-disclosed fee does not include the following services: $N\!/\!A$
	CERTIFICATION
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	Date Signature of Attorney  None  Name of law firm